

**Information to identify the case:**

Debtor 1 **Ronald J. Bulick**

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First Name Middle Name Last Name

Debtor 2

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(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6238**

EIN \_ \_ - \_ \_ \_ \_ \_

Social Security number or ITIN \_ \_ \_ \_

EIN \_ \_ - \_ \_ \_ \_ \_

United States Bankruptcy Court  
**WESTERN DISTRICT OF PENNSYLVANIA**

Date case filed in chapter **13** **8/31/17**Case number: **17-23528-GLT**Date case converted to chapter **7** **10/5/17****Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|  | About Debtor 1:  | About Debtor 2:            |
|--|--|----------------------------|
| 1. Debtor's full name  | Ronald J. Bulick   |                            |
| 2. All other names used in the last 8 years  |  |                            |
| 3. Address   | 4540 Gardenville Road<br>Pittsburgh, PA 15236  |                            |
| 4. Debtor's attorney<br>Name and address   | Paul W. McElrath Jr.<br>McElrath Legal Holdings, LLC.<br>1641 Saw Mill Run Boulevard<br>Pittsburgh, PA 15210 | Contact phone 412-765-3606 |
| 5. Bankruptcy trustee<br>Name and address  | Rosemary C. Crawford<br>Crawford McDonald, LLC.<br>P.O. Box 355<br>Allison Park, PA 15101                    | Contact phone 724-443-4757 |
| The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition. |  |                            |

For more information, see page 2 &gt;

|   |  |   |
|---|--|---|
| <b>6. Bankruptcy clerk's office</b>   | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219   | Hours open Monday – Friday<br>9:00 AM – 4:30 PM<br>Contact phone 412-644-2700<br>Date: 10/12/17   |
| <p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.</p> |  |   |
| <b>7. Meeting of creditors</b><br><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  | <b>November 13, 2017 at 02:00 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | <b>Location:</b><br><br><b>Liberty Center, 7th Floor,<br/>         Room 740, 1001 Liberty<br/>         Avenue, Pittsburgh, PA 15222</b> |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   | The presumption of abuse does not arise.   |   |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> </div> <div> <b>Filing deadline: 1/12/18</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 2/12/18</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 2/27/18</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b> </div> <div> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> </div> <hr/> <div> <b>Deadline to object to exemptions:</b> </div> <div> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div> |   |
| <b>10. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |   |
| <b>11. Liquidation of the debtor's property and payment of creditors' claims</b>  | The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.  |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object   |   |

to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ronald J. Bulick  
 Debtor

Case No. 17-23528-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309B

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Oct 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2017.

db +Ronald J. Bulick, 4540 Gardenville Road, Pittsburgh, PA 15236-2458  
 aty +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street,  
 Pittsburgh, PA 15219-1945  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 14686558 +Champion Mortgage, PO Box 91322, Seattle, WA 98111-9422  
 14686557 +Champion Mortgage, 2 Gatehall Drive, Parsippany, NJ 07054-4521  
 14686560 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,  
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 14686561 +KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14686562 Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
 14686563 +Robertson, Anschutz, Schneid, PL, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853  
 14686564 Seattle Financing Group, 090 Queen Avenue N., Suite 100, Seattle, WA 98109  
 14686565 +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclathlaw.com Oct 13 2017 01:18:18 Paul W. McElrath, Jr.,  
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210  
 tr +EDI: BRCCRAWFORD.COM Oct 13 2017 01:08:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 13 2017 01:18:38 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Oct 13 2017 01:18:44  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14686555 +E-mail/Text: bankruptcy@acbhq.com Oct 13 2017 01:18:25 American Credit Bureau,  
 2755 S Federal Hwy, Boynton Beach, FL 33435-7742  
 14686556 +EDI: BANKAMER2.COM Oct 13 2017 01:08:00 Bank of America, 100 North Tryon Street,  
 Charlotte, NC 28255-0001  
 14686559 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 13 2017 01:18:58 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Champion Mortgage  
 cr Duquesne Light Company  
 14705850\* +American Credit Bureau, 2755 S Federal Hwy, Boynton Beach, FL 33435-7742  
 14705851\* +Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001  
 14705853\* +Champion Mortgage, PO Box 91322, Seattle, WA 98111-9422  
 14705852\* +Champion Mortgage, 2 Gatehall Drive, Parsippany, NJ 07054-4521  
 14705854\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14705855\* Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C.,  
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 14705856\* +KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14705857\* Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009  
 14705858\* +Robertson, Anschutz, Schneid, PL, 6409 Congress Ave, Ste 100, Boca Raton, FL 33487-2853  
 14705859\* Seattle Financing Group, 090 Queen Avenue N., Suite 100, Seattle, WA 98109  
 14705860\* +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315  
 TOTALS: 2, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam  
Form ID: 309B

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Oct 12, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor Champion Mortgage bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Ronald J. Bulick ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5